

**Information to identify the case:**

Debtor 1	Christopher S. Hoffman	Social Security number or ITIN xxx-xx-1675
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-10583-JCM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher S. Hoffman

11/14/23

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christopher S. Hoffman  
Debtor

Case No. 18-10583-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Nov 14, 2023

User: auto  
Form ID: 3180W

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Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Christopher S. Hoffman, 1145 Miller Road, Sigel, PA 15860-4425
cr	+ Northwest Bank, Servicing agent for Northwest Cons, 100 Liberty Street, P.O. Box 337, Warren, PA 16365-0337
14862185	+ Achille, Ellermyer & Wallisch, 379 Main St, Brookville, PA 15825-1214
14862188	+ Credit Adjustments Inc, PO Box 5640, Manchester, NH 03108-5640
14862190	+ Frederic Weinberg, Esq, 375 East Elm St, Ste 210, Conshohocken, PA 19428-1973
14862191	+ Holiday Financial Services, 1578 Bee Line Hwy, Du Bois, PA 15801-3820
14862192	+ Holiday Financial Services, 1800 Daisy Street Extension, Clearfield, PA 16830-3265
14862196	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
14862197	Penn Highlands Brookville, PO Box 3345, Indianapolis, IN 46206-3345
14862198	Penn Highlands Physician Network, 1605 N Cedar Crest Blvd, STE 110B, Allentown, PA 18104-2351
14862201	+ Toyota Financial Services, PO Box 5856, Carol Stream, IL 60197-5856
14862203	US Dept of Education, 3130 Fairview Park Dr, Ste 800, Chesapeake, VA 23323
14862202	+ US Dept of Education, PO Box 7859, Madison, WI 53707-7859

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Nov 15 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14863583	EDI: GMACFS.COM	Nov 15 2023 05:09:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14862186	+ EDI: GMACFS.COM	Nov 15 2023 05:09:00	Ally Financial, 500 Woodward Ave, Detroit, MI 48226-3416
14862187	^ MEBN	Nov 15 2023 00:16:15	American Coradius Intl LLC, 2420 Sweet Home Rd, Ste 150, Amherst, NY 14228-2244
14862189	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2023 00:33:08	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
14862193	EDI: JEFFERSONCAP.COM	Nov 15 2023 05:09:00	Jefferson Capital System LLC, 16 McLeland Road, Saint Cloud, MN 56303

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14862194	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:33:31	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14885979	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:32:55	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14885977	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:32:55	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637113	+ EDI: AISMIDFIRST	Nov 15 2023 05:09:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14862195	+ Email/Text: heather.mauro@northwest.com	Nov 15 2023 00:26:00	Northwest Savings Bank, PO Box 337, Warren, PA 16365-0337
14863002	+ EDI: RECOVERYCORP.COM	Nov 15 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14862199	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:33:21	Resurgent Capital Serv, PO Box 1269, Greenville, SC 29602-1269
14862200	EDI: RMSC.COM	Nov 15 2023 05:09:00	Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
14871554	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 15 2023 00:26:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14953647	Email/Text: EDBKNotices@ecmc.org	Nov 15 2023 00:25:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
15203113	+ EDI: WFFC2	Nov 15 2023 05:09:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14882715	+ EDI: WFFC2	Nov 15 2023 05:09:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14862205	+ EDI: WFFC2	Nov 15 2023 05:09:00	Wells Fargo Financial NB, Client Processing, 800 Walnut St, Des Moines, IA 50309-3605
14862204	EDI: WFFC.COM	Nov 15 2023 05:09:00	Wells Fargo Financial Natl Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Toyota Motor Credit Corporation
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com
Earle D. Lees, Jr.	on behalf of Debtor Christopher S. Hoffman bankruptcybutler@windstream.net earlelees69@gmail.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kurt L. Sundberg	on behalf of Creditor Northwest Bank Servicing agent for Northwest Consumer Discount Company jrizzo@marshspaeder.com, tsapper@marshlaw.com;r48049@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com

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